

Press release

Friday 19 February 2016

VITALITYLIFE ANNOUNCES PROTECTION CLAIMS STATISTICS FOR 2015

- **Over 90% of all claims paid**
- **More than £28m paid out**

Leading insurer VitalityLife today announced it paid a record amount in claims during 2015, with more than £28m paid in claims on its Life, Serious Illness and Income Protection products.

VitalityLife paid 98% of Life claims, 95% of Serious Illness claims and 96% of Income Protection claims in 2015 with 790 claims paid in total across all products.

Commenting on the new figures Deepak Jobanputra, Deputy CEO at VitalityLife, said: "The primary aim of our business is to provide peace of mind to our customers while encouraging them to become healthier. I believe these claims statistics reinforce the real value protection products can provide customers and their families in a time of need."

Other statistics from claims paid in 2015:

- The average age for claimants was 59 for Life Cover and 46 for Serious Illness Cover
- 63% of Life Cover claimants were male
- 52% of Serious Illness Cover claimants were female
- 790 claims paid with a combined total of £28,654,324

Emma Thomson, Head of Customer Care at LifeSearch, said: "The ongoing publication of paid claims statistics and case studies is a vital part of proving that protection insurance really does pay out. Many people still underestimate the value of financial insurance so it's great to see VitalityLife delivering on its promises."

CASE STUDY – Mr Smith*

One of the claims we paid in 2015 was based on a £170,000 decreasing sum assured with a premium of £53.25pm including Life Cover and Serious Illness Cover. Because the client had chosen to protect their cover, it automatically reinstates the cover following a claim. To date the client has received three separate payments totalling more than £290,000:

Claim 1 – Diagnosed 26/10/2012 "Acute Promyelocytic Leukemia" – Amount paid: £151,598

Claim 2 – Diagnosed 22/11/2014 "Permanent Rectal Fistula" – Amount paid: £13,563

Claim 3 - Diagnosed 27/10/2015 "Blindness" – Amount paid: £127,860

Total amount paid to date: £293,022

And because they had chosen to protect their cover it is still possible to claim a further £344,838 in total.

Percentage of claims paid in 2015

2015	% paid	% declined	Non-disclosure	Not covered/condition not met
Life Cover	98%	2%	0.0%	2%
Serious Illness Cover	94.6%	5.4%	0.3%	5.1%
Income Protection Cover	96%	4%	0.0%	4%

For more information, please visit vitalitylife.co.uk

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Notes to editors

* Actual name changed for data protection

The information contained in this press release is intended solely for journalists and should not be used by consumers to make financial decisions.

Vitality – changing health and life insurance for good

Vitality is the insurance business that helps people understand how they can improve their own personal health. Vitality makes it cheaper and easier for its members to get healthy and gives them rewards to keep them motivated, through a range of discounts and incentives.

Vitality Ambassadors Jessica Ennis-Hill, Lord Sebastian Coe and Jonny Wilkinson are role models who embody the values of Vitality. They are all using their passion for living a healthy



lifestyle to motivate others to make positive changes. Taking small steps today can dramatically improve wellbeing over the long-term, regardless of your current state of health.

VitalityLife is one of the fastest growing life insurers in the UK. It is unique to the current UK protection market and its suite of products includes Life Cover, Income Protection Cover, Serious Illness Cover, Business Protection and other additional products. By recognising people's efforts to look after themselves, VitalityLife is able to offer a more comprehensive set of benefits than traditional insurers at a very competitive price. vitalitylife.co.uk